

Certificate of Service

The undersigned counsel for First Reliance Standard Life Insurance Company hereby certifies that a true and correct copy of First Reliance Standard Life Insurance Company's Motion for Summary Judgment, First Reliance Standard Life Insurance Company's Memorandum of Law in Support of its Motion for Summary Judgment, Proposed Order and the Administrative Record were served on the following counsel of record hand delivery on April 5, 2004 or via electronic filing.

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